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Department of Commerce and Insurance Commissioner Leslie Shechter Newman

NEWS RELEASE

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ATTORNEY GENERAL REMINDS BUSINESSES TO PROTECT CONSUMERS' CREDIT CARD INFORMATION

Today marks the first day of National Consumer Protection Week and Tennessee Attorney General Bob Cooper wants to remind Tennesseans of a new provision of a Tennessee consumer law to help protect consumers from identity theft.

A new provision of the Tennessee Consumer Protection Act, which went into effect Jan. 1, makes it illegal to electronically print more than five digits of anyone's credit card number or the card's expiration date on receipts. The new consumer law (Tennessee. Code Annotated § 47-18-126) applies to receipts given to the customer and retained by the merchant. The Attorney General has the authority to enforce any violations of the law.

Attorney General Cooper is sending letters and copies of the new law to various associations who represent businesses such as hotels, restaurants, grocery stores, gas stations, doctors' offices and retail businesses to alert them of the new law and ask for their compliance.

"We want to remind businesses to comply with this new law to protect consumers from identity theft, which may occur when complete credit card information is printed and stolen," said Attorney General Cooper. "The Federal Trade Commission estimates thieves steal the identities of 10 million Americans each year. The result is lost time and money to repair a

consumer's good name and credit history."

"While nothing can guarantee that you won't become a victim of identity theft, you can minimize your risk, and minimize the damage if a problem develops, by making it more difficult for thieves to access your personal information," Division of Consumer Affairs Director Mary Clement said. "If you have been a victim of identity theft or know of businesses that are still printing credit card receipts with more than five digits and/or the expiration date, please contact the Division of Consumer Affairs at www.state.tn.us/consumer or call 1-800-342-8385 to file a complaint."

Consumers can take simple steps to protect their credit from identity theft. Carefully, review your credit, debit and bank account records. If you do not recognize a charge, notify your creditor and question the charge. Also, notify your creditor if your bills do not arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed the address to cover his or her tracks. Destroy all unnecessary files containing Social Security numbers, account numbers, and birth dates before disposing of them. Shred documents containing private information and install hard drive shredding software to destroy your hard drive before discarding a home computer.

If you are a victim of identity theft, call the police and the bank or the credit card issuer immediately in addition to notifying the three major credit reporting agencies. The Federal Trade Commission provides valuable information including steps to take in reporting and resolving the crime of identity theft at www.consumer.gov/idtheft. You may also contact them at 1-877-438-4338.

National Consumer Protection Week (Feb. 4-10) highlights consumer protection and education efforts around the country. This year's theme, "Read Up and Reach Out: Be an Informed Consumer," is designed to encourage people across the nation to take advantage of the wealth of information available to help prevent becoming a victim of deceptive business practices.